

Claims

1. A method for processing a defaulted loan, the method comprising:
 - providing a group of loan states, loan events that relate the loan states, and loan tasks that are associated with the loan events, in which at least some of the loan states, the loan events, and the loan tasks are at least partially based on at least one governmental regulation,
 - associating the defaulted loan with a loan state,
 - identifying a loan event that relates the loan state to another loan state, and
 - based on detecting the identified loan event, performing the loan task associated with the identified loan event.
2. The method of claim 1, further comprising:
 - updating the loan state, and
 - iteratively returning to identifying a loan event that relates the loan state to another loan state.
3. The method of claim 1, wherein the identified loan event includes a synchronous loan event that relates the loan state to a chronologically next loan state.
4. The method of claim 3, further comprising:
 - converting the identified synchronous loan event to a loan event time, and
 - generating in a first queue a first queue entry that includes data representing the loan event time and at least one of: the defaulted loan, the loan state, the identified synchronous loan event, and the loan task associated with the identified synchronous loan event.

5. The method of claim 4, wherein detecting the identified loan event includes:

detecting a first queue time for the first queue that is not less than the loan event time.

6. The method of claim 5, further comprising:

based on detecting a first queue time for the first queue that is not less than the loan event time, generating in a second queue a second queue entry that includes data representing at least one of: the defaulted loan, the loan state, the identified synchronous loan event, and the loan task associated with the identified synchronous loan event.

7. The method of claim 6, further comprising:

based on detecting a first queue time for the first queue that is not less than the loan event time, updating the first queue to remove the first queue entry.

8. The method of claim 6, further comprising:

based on performing the loan task, updating the second queue to remove the second queue entry.

9. The method of claim 1, wherein the identified loan event is asynchronous and detecting the identified asynchronous event includes:

receiving from a payment source at least one of: payment data and processing data related to the defaulted loan.

10. The method of claim 9, wherein the payment source includes at least one of: an administrative wage garnishment program, a borrower associated with the defaulted loan, a federal treasury offset program, a loan consolidation program, a loan

rehabilitation program, a loan repurchase program, and a state treasury offset program.

11. The method of claim 9, wherein the processing data includes data related to an eligibility of a borrower associated with the defaulted loan for a payment program of the payment source.

12. The method of claim 9, further comprising:

based on detecting the identified asynchronous loan event, generating in a second queue a second queue entry including data representing at least one of: the defaulted loan, the identified asynchronous loan event, and the loan task associated with the identified asynchronous loan event.

13. The method of claim 12, further comprising:

based on performing the loan task, updating the second queue to remove the second queue entry.

14. The method of claim 1, wherein the at least one governmental regulation includes at least one of: at least one federal governmental regulation and at least one state governmental regulation.

15. The method of claim 1, wherein associating the defaulted loan with a loan state includes:

based on at least one characteristic of the defaulted loan, associating the defaulted loan with a loan state.

16. The method of claim 15, wherein the at least one characteristic includes at least one of: a legal status, a length of a default period, a monetary balance, and a characteristic of a borrower associated with the defaulted loan.

17. The method of claim 1, wherein the loan task includes at least one of: applying a payment to the defaulted loan, determining whether a borrower associated with the defaulted loan is eligible for a payment program of a payment source, generating a communication to a borrower associated with the defaulted loan, generating a communication to a non-borrower associated with the defaulted loan, and requesting a payment for the defaulted loan from a payment source.

18. The method of claim 1, wherein identifying includes:
identifying a loan event that relates the loan state to a loan state in a different group of loan states.

19. The method of claim 18, further comprising:
updating the loan state to be the loan state in the different group of loan states.

20. The method of claim 19, further comprising:
iteratively returning to identifying a loan event that relates the loan state to another loan state.

21. The method of claim 18, wherein the different groups of loan states are associated with different aspects of processing the defaulted loan, in which the different aspects relating to at least one of: due diligence data collection and reporting and payment collection and allocation.

22. A system for processing a defaulted loan, the system comprising:

a group of loan states, loan events that relate the loan states, and loan tasks that are associated with the loan events, in which at least some of the loan states, loan events, and loan

tasks are at least partially based on at least one governmental regulation, and

a digital data processing device in communication with the group of loan states and configured to:

associate the defaulted loan with a loan state,
identify a loan event that relates the loan state to another loan state, and

based on detecting the identified loan event, perform the loan task associated with the identified loan event.

23. The system of claim 22, wherein the digital data processing device is further configured to:

update the loan state, and
iteratively return to identifying a loan event that relates the loan state to another loan state.

24. The system of claim 22, wherein the identified loan event includes a synchronous loan event that relates the loan state to a chronologically next loan state.

25. The system of claim 24, further comprising:

a first queue,
wherein the digital data processing device is further configured to:

convert the identified synchronous loan event to a loan event time, and

generate in the first queue a first queue entry that includes data representing the loan event time and at least one of: the defaulted loan, the loan state, the identified synchronous loan event, and the loan task associated with the identified synchronous loan event.

26. The system of claim 25, wherein the digital data processing device is configured to:

detect a first queue time for the first queue that is not less than the loan event time.

27. The system of claim 26, further comprising:

a second queue,

wherein the digital data processing device is further configured to:

generate in the second queue a second queue entry that includes data representing at least one of: the defaulted loan, the loan state, the identified synchronous loan event, and the loan task associated with the identified synchronous loan event based on detecting a queue time for the first queue that is not less than the loan event time.

28. The system of claim 22, wherein the identified loan event is asynchronous and the digital data processing device is configured to:

receive from a payment source at least one of: payment data and processing data related to the defaulted loan.

29. The system of claim 28, wherein the payment source includes at least one of: an administrative wage garnishment program, a borrower associated with the defaulted loan, a federal treasury offset program, a loan consolidation program, a loan rehabilitation program, a loan repurchase program, and a state treasury offset program.

30. The system of claim 28, wherein the processing data includes data related to an eligibility of a borrower associated

with the defaulted loan for a payment program of the payment source.

31. The system of claim 22, wherein the loan task includes at least one of: applying a payment to the defaulted loan, determining whether a borrower associated with the defaulted loan is eligible for a payment program of a payment source, generating a communication to a borrower associated with the defaulted loan, generating a communication to a non-borrower associated with the defaulted loan, and requesting a payment for the defaulted loan from a payment source.

32. The system of claim 22, wherein the identified loan event includes a loan event that relates the loan state to a loan state in a different group of loan states.

33. The system of claim 32, wherein the different groups of loan states are associated with different aspects of processing the defaulted loan, in which the different aspects relating to at least one of: due diligence data collection and reporting and payment collection and allocation.

34. A processor-readable medium including instructions for processing a defaulted loan, the processor-readable medium including instructions to cause a processor to:

receive a group of loan states, loan events that relate the loan states, and loan tasks that are associated with the loan events, in which at least some of the loan states, loan events, and loan tasks are at least partially based on at least one governmental regulation,

associate a defaulted loan with a loan state,

identify a loan event that relates the loan state to another loan state, and

based on detecting the identified loan event, perform the loan task associated with the identified loan event.

35. The processor-readable medium of claim 34, further comprising instructions to:

update the loan state, and

iteratively return to identifying a loan event that relates the loan state to another loan state.

36. The processor-readable medium of claim 34, wherein the identified loan event includes a synchronous loan event that relates the loan state to a chronologically next loan state.

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37. The processor-readable medium of claim 36, further comprising instructions to:

convert the identified synchronous loan event to a loan event time, and

generate in a first queue a first queue entry that includes data representing the loan event time and at least one of: the defaulted loan, the loan state, the identified synchronous loan event, and the loan task associated with the identified synchronous loan event.

38. The processor-readable medium of claim 37, wherein the instructions to detect include instructions to:

detect a first queue time for the first queue that is not less than the loan event time.

39. The processor-readable medium of claim 38, further comprising instructions to:

based on detecting a first queue time for the first queue that is not less than the loan event time, generate in a second queue a second queue entry that includes data representing at least one of: the defaulted loan, the loan state, the identified synchronous loan event, and the loan task associated with the identified synchronous loan event .

40. The processor-readable medium of claim 34, wherein the identified loan event is asynchronous and the instructions to detect include instructions to:

receive from a payment source at least one of: payment data and processing data related to the defaulted loan.

41. The processor-readable medium of claim 40, wherein the payment source includes at least one of: an administrative wage garnishment program, a borrower associated with the defaulted loan, a federal treasury offset program, a loan consolidation program, a loan rehabilitation program, a loan repurchase program, and a state treasury offset program.

42. The processor-readable medium of claim 40, wherein the processing data includes data related to an eligibility of a borrower associated with the defaulted loan for a payment program of the payment source.

43. The processor-readable medium of claim 34, wherein the loan task includes at least one of: applying a payment to the defaulted loan, determining whether a borrower associated with the defaulted loan is eligible for a payment program of a payment source, generating a communication to a borrower

associated with the defaulted loan, generating a communication to a non-borrower associated with the defaulted loan, and requesting a payment for the defaulted loan from a payment source.

44. The processor-readable medium of claim 34, wherein the identified loan event includes a loan event that relates the loan state to a loan state in a different group of loan states.

45. The processor-readable medium of claim 44, wherein the different groups of loan states are associated with different aspects of processing the defaulted loan, in which the different aspects relating to at least one of: due diligence data collection and reporting and payment collection and allocation.